POINTSET6455660

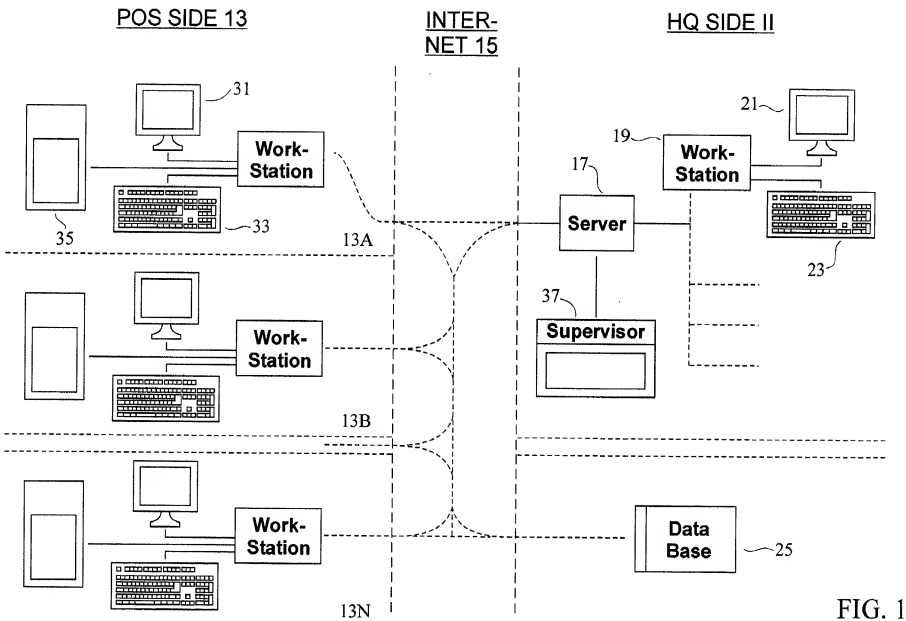

FIG. 1

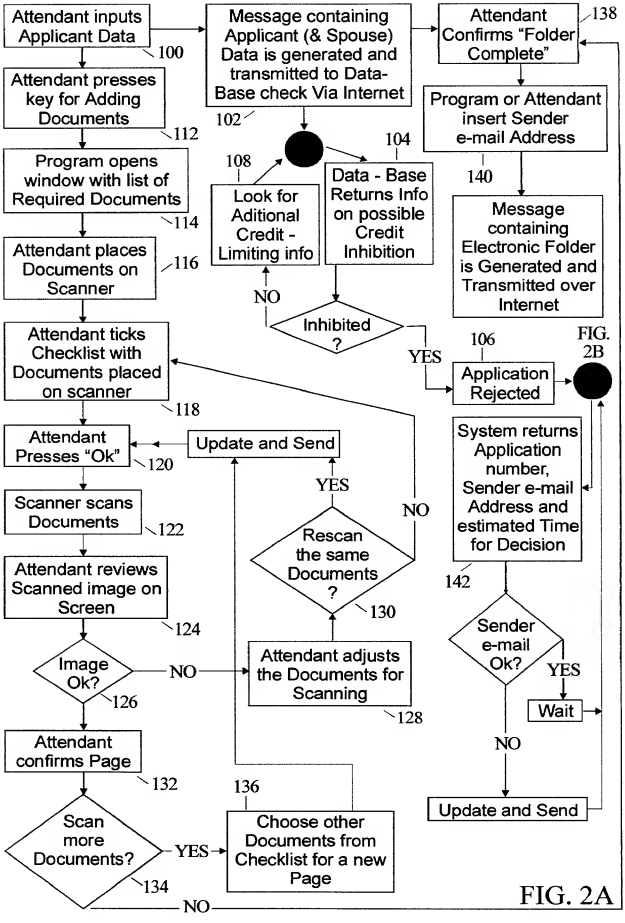
Attendant inputs Applicant Data
100
Message containing Applicant (& Spouse) Data is generated and transmitted to Data-Base check Via Internet
102
Attendant Confirms "Folder Complete"
138
Attendant presses key for Adding Documents
112
Program or Attendant insert Sender e-mail Address
140
104
108
Look for Aditional Credit - Limiting info
Data - Base Returns Info on possible Credit Inhibition
Program opens window with list of Required Documents
114
Message containing Electronic Folder is Generated and Transmitted over Internet
Attendant places Documents on Scanner
116
NO
Inhibited ?
YES
106
FIG. 2B
Attendant ticks Checklist with Documents placed on scanner
118
Application Rejected
Attendant Presses "Ok"
120
Update and Send
System returns Application number, Sender e-mail Address and estimated Time for Decision
142
YES
NO
Scanner scans Documents
122
Rescan the same Documents ?
130
Attendant reviews Scanned image on Screen
124
Sender e-mail Ok?
YES
Image Ok?
NO
Attendant adjusts the Documents for Scanning
128
126
Wait
Attendant confirms Page
132
NO
136
Update and Send
Scan more Documents?
YES
Choose other Documents from Checklist for a new Page
134
NO

FIG. 2A

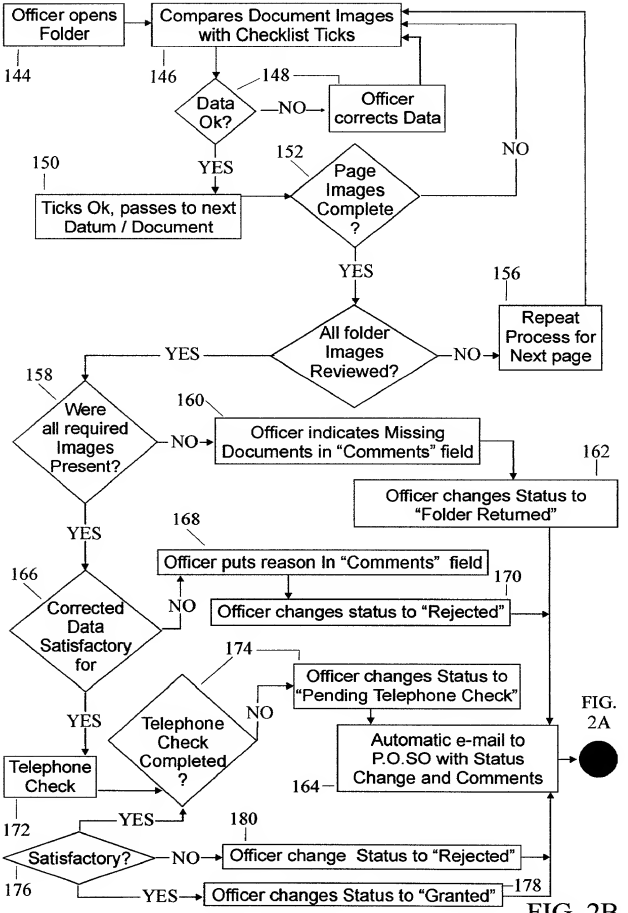
Officer opens Folder
144
Compares Document Images with Checklist Ticks
146
148
Data Ok?
NO
Officer corrects Data
YES
150
Ticks Ok, passes to next Datum / Document
152
Page Images Complete ?
NO
YES
156
Repeat Process for Next page
All folder Images Reviewed?
YES
NO
158
Were all required Images Present?
NO
160
Officer indicates Missing Documents in "Comments" field
162
Officer changes Status to "Folder Returned"
YES
168
Officer puts reason In "Comments" field
166
Corrected Data Satisfactory for
NO
170
Officer changes status to "Rejected"
174
Officer changes Status to "Pending Telephone Check"
YES
Telephone Check Completed ?
NO
Telephone Check
Automatic e-mail to P.O.SO with Status Change and Comments
164
172
YES
180
Satisfactory?
NO
Officer change Status to "Rejected"
176
YES
Officer changes Status to "Granted"
178

FIG. 2A

FIG. 2B

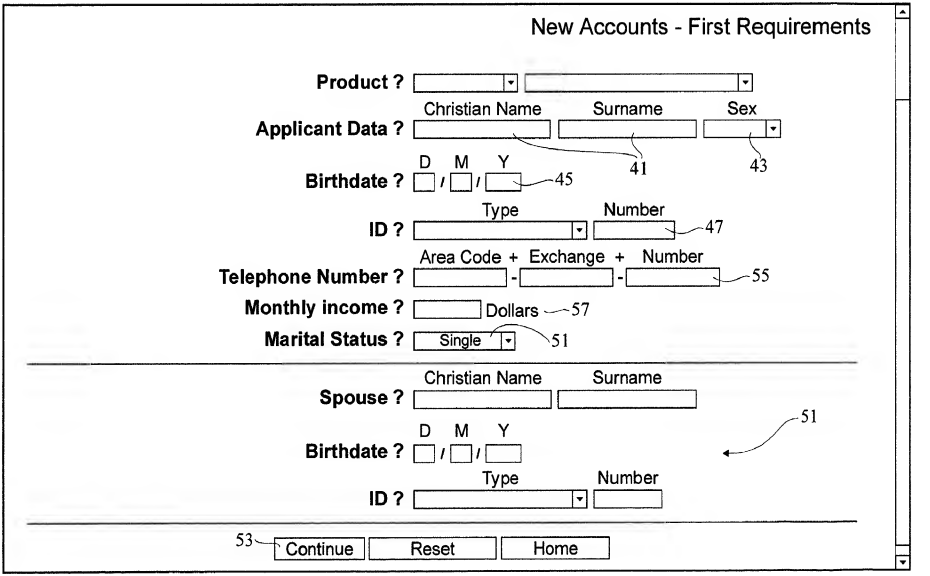
New Accounts - First Requirements
Product ?
Applicant Data ?
Christian Name
Surname
Sex
41
43
Birthdate ?
D M Y
45
ID ?
Type
Number
47
Telephone Number ?
Area Code + Exchange + Number
55
Monthly income ?
Dollars
57
Marital Status ?
Single
51
Spouse ?
Christian Name
Surname
51
Birthdate ?
D M Y
ID ?
Type
Number
53
Continue
Reset
Home

FIG. 3

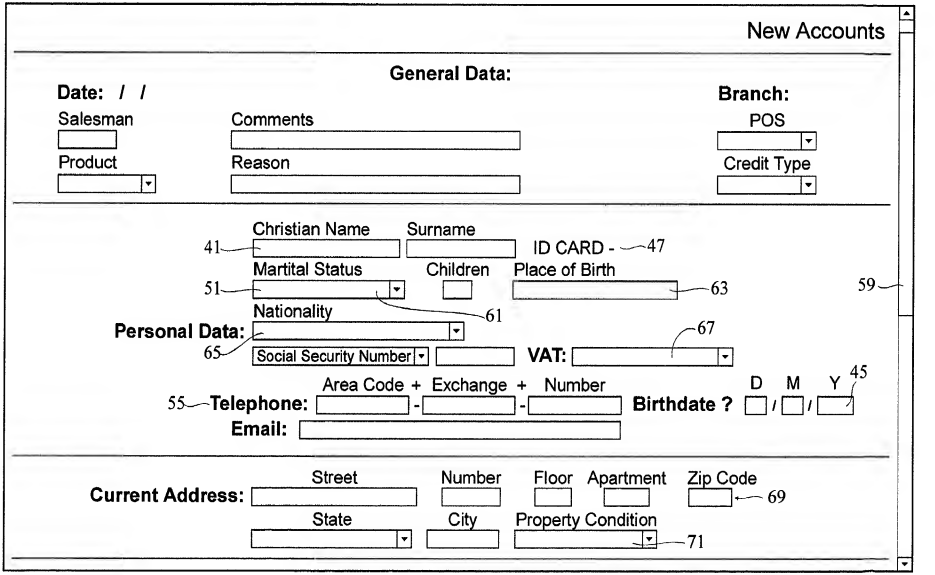
New Accounts
General Data:
Date: / /
Branch:
Salesman
Comments
POS
Product
Reason
Credit Type
Christian Name
Surname
41
ID CARD -
47
Martital Status
Children
Place of Birth
51
63
59
Nationality
61
Personal Data:
67
65
Social Security Number
VAT:
D M Y
45
Area Code + Exchange + Number
55
Telephone:
Birthdate ?
Email:
Street
Number
Floor
Apartment
Zip Code
Current Address:
69
State
City
Property Condition
71

FIG. 4A

Tonsor Exhibit

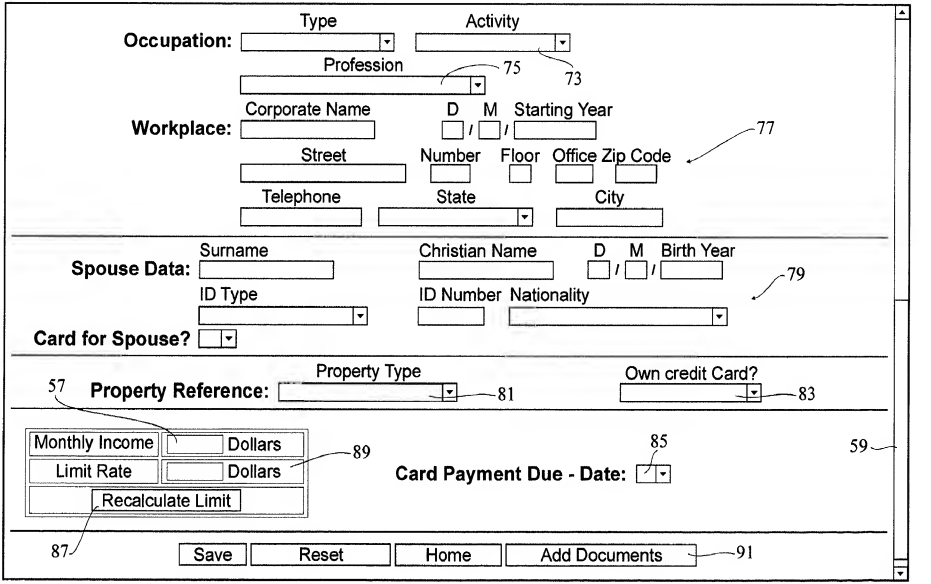

FIG. 4B

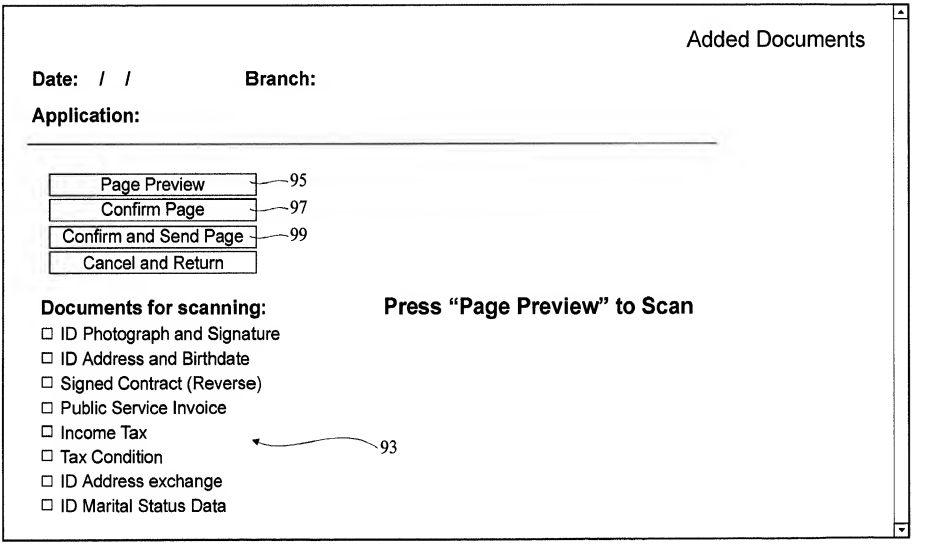
Added Documents
Date: / /
Branch:
Application:
Page Preview
95
Confirm Page
97
Confirm and Send Page
99
Cancel and Return
Documents for scanning:
Press "Page Preview" to Scan
ID Photograph and Signature
ID Address and Birthdate
Signed Contract (Reverse)
Public Service Invoice
Income Tax
Tax Condition
ID Address exchange
ID Marital Status Data
93

FIG. 5

Patent Application Publication

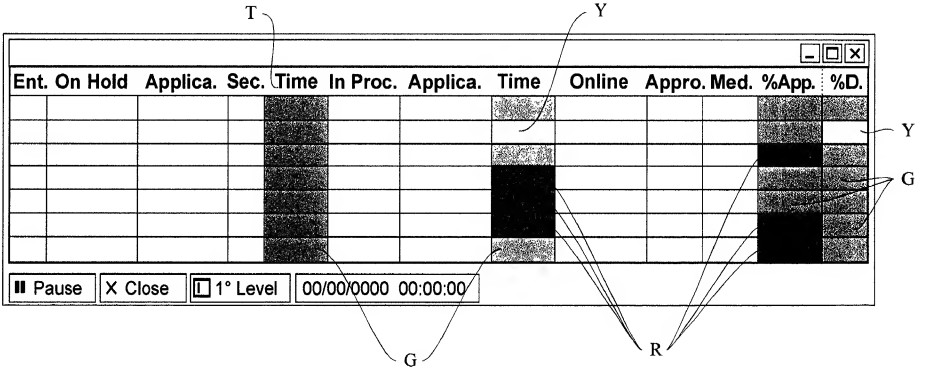

FIG. 6

Tohtso Tohtsoo

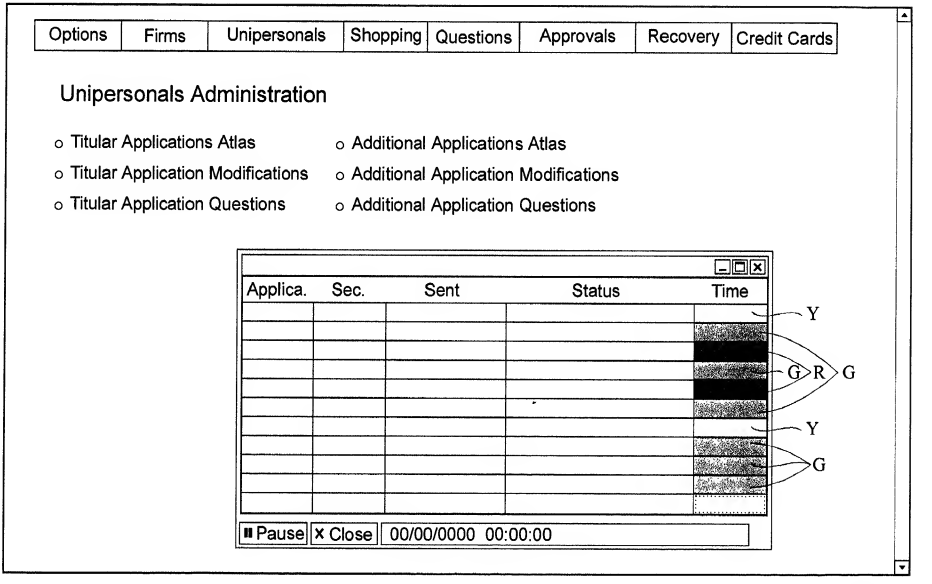

FIG. 7

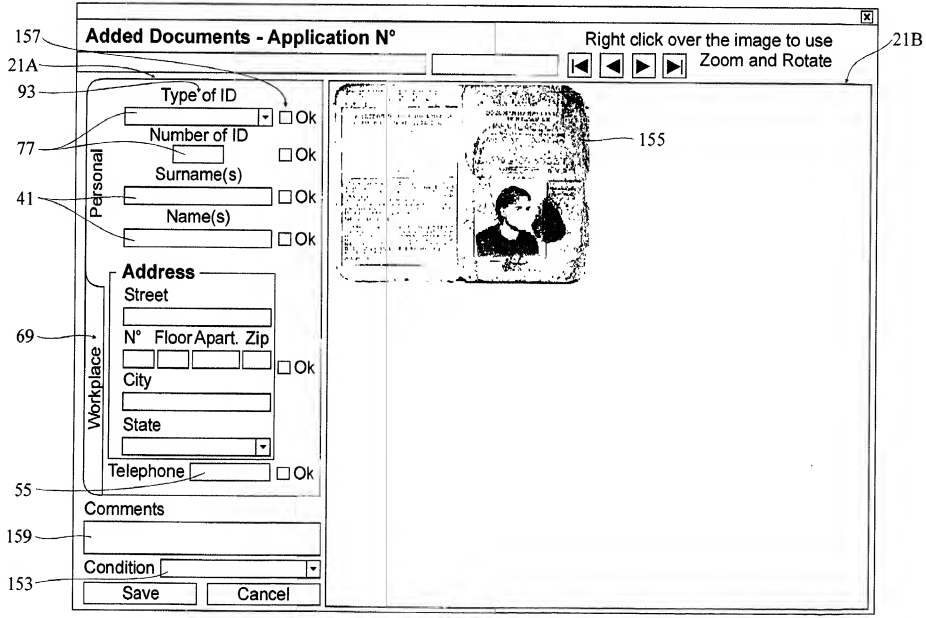
Added Documents - Application N°
Right click over the image to use Zoom and Rotate
157
21A
21B
93
77
41
69
55
159
153
155
Personal
Type of ID
Ok
Number of ID
Surname(s)
Name(s)
Workplace
Address
Street
N° Floor Apart. Zip
City
State
Telephone
Comments
Condition
Save
Cancel

FIG. 8